

**IN THE SPECIFICATION:**

In the BRIEF DESCRIPTION OF THE DRAWINGS, please insert the following paragraphs after paragraph 0012:

A1 [0012.1] Figure 4 is a block diagram of an Internet service provider receiving incoming purchase requests from users.

[0012.2] Figure 5 is a flow diagram illustrating the dynamic generation of a database by executing a web crawler operation.

[0012.3] Figure 6 is a flowchart illustrating setting user preferences.

[0012.4] Figure 7 is a flowchart illustrating processing of user purchase requests.

Please insert, after paragraph [0016], the following paragraph:

A2 [0016.1] Figure 4 is a block diagram showing the Internet service provider 103 configured with representative user requests 404 in the memory 106. Incoming purchase requests 402 (or some representation of these requests) are used as indexing parameters 406 to search the database for corresponding entries.

A2 [Please replace paragraph [0017] with the following amended paragraph:]

A3 [0017] Database 108, which will generally be substantial in size, may be created and maintained through, for example, a web crawler-type operation, as illustrated by method 500 of Figure 5. Generally, a web crawler operation/program is configured to continually access Internet web sites (step 502) and search for particular attributes that indicate that the particular web site is a type of site that users/account holders may desire to prohibit purchases from. For example, a web crawler may be configured to access web sites and search for particular related terms, such as, for example, wager or betting. If the crawler operation determines that a particular web site has one of the designated terms within the web site, then the web site may be added to database 108 as a site that gambling-type purchases are prohibited from (step 504). Further, when the site is added to database 108, the site may be categorized as a particular type of site, *i.e.*, a gambling site, so that the determined site may be associated with other sites determined to be gambling related. This categorization allows for the respective

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categories of sites to be efficiently searched when ISP 103 is attempting to determine if a site whereon a user/account holder is attempting to make a purchase qualifies as a category of site that the user has prohibited purchases from.

Please replace paragraph [0019] with the following amended paragraph:

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[0019] A method 600 of setting representative user preferences 404 is illustrated in Figure 6. In operation, the one embodiment illustrated in ~~Figure 1~~ generally begins with the user providing credit card information to the ISP (step 602). This information, which may correspond to specific credit cards that the user desires to block from being used for specific types of online purchases, may be stored by the ISP 103 in memory 106 as part of the user preferences 404. Alternatively, the user's credit card information may be stored on the user's local machine or at another remote location that the ISP 103 has access to. The user will also provide the ISP 103 with information pertaining to the types of purchases that are to be prohibited by the present invention (step 604). For example, the user may indicate to the ISP 103 that the user desires to prohibit all gambling related purchases through the user's ISP account. This information may also be stored in memory 106, or alternatively, in a remote database that ISP 103 has access to. Additionally, the user may also specify a specific time period during which specific types of purchases are to be prohibited, wherein the types of purchases cannot be modified or changed during the specified time period. This feature allows users of the invention, and in particular users desiring to prevent compulsive behavior, from modifying the types of prohibited purchases during the specific time frame, which prevents a compulsive user from simply changing the prohibited purchases every time compulsive behavior exists.

Please replace paragraph [0020] with the following amended paragraph:

[0020] Once the ISP 103 has acquired the necessary user information, then the ISP 103 is generally ready to begin monitoring the user's ISP account for purchase related information. In this process the ISP 103 may utilize various known monitoring processes, such as the monitoring process 700 illustrated in Figure 7 which is initiated upon receiving a user request (step 702). For example, ISP 103 may use a data

masking technique to search through each data string submitted by the user to the ISP. The mask technique may be configured to search for the user's credit card information being transmitted to a web site, which would indicate that the user's ISP account is being used to make an online purchase. Further, the method of the present exemplary embodiment may incorporate encryption techniques in order to monitor traffic for the user's credit card information, as this type of financial information is generally transmitted over the Internet using some sort of encryption process. If the ISP 103 determines that the user's credit card information is being transmitted to a web site (step 704), then the ISP 103 may then intervene and determine if the information is being transmitted to a web site that offers goods and services on the user's list of prohibited types of goods and services/online purchases (step 706). In order to make this determination, the ISP 103 may cross reference the web site address, or other relevant identifying information, with the categorized information contained within database 108. If an entry in database 108 matches the web site address where the purchase is being attempted, then the ISP 103 may prohibit and/or block the purchase (step 708), as the purchase is being attempted on a web site that has been determined to offer goods and services that the user desires to prohibit. Alternatively, if the web site address is not in the database, then the method of the invention may be configured to either allow the purchase, block the purchase pending classification of the web site, provisionally allow the purchase, or another process desired by the user (step 710).

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